

Disaster Assistance Sequence of Delivery



Voluntary Agencies and Mass Care

- Emergency food, shelter, clothing, medical needs

Insurance

- Homeowner, renter, flood etc.

Federal assistance may be available for uninsured or underinsured needs or when insurance benefits are significantly delayed.*

HOUSING ASSISTANCE

FEMA

- **Financial:** Lodging Expense Reimbursement, Rental, Repair, and Replacement Assistance
- **Direct:** Multi-Family Lease and Repair, Transportable Temporary Housing Unit, Direct Lease, Permanent Housing Construction

OTHER NEEDS ASSISTANCE (ONA)

FEMA/State/Territory/Tribal Government

- Funeral, Medical, Dental, Childcare, Moving and Storage, Displacement, Serious Needs, Clean and Sanitize, Personal Property, Transportation, Group Flood Insurance Policy, and Miscellaneous Items

U.S. Small Business Administration

- Real Property (owners) loans up to \$500,000
- Personal Property (owners and renters) loans up to \$100,000
- FEMA and SBA collaborate to ensure no duplication of benefits exists for the same type

Unmet Needs - Voluntary Agencies

- FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

*Eligibility for Federal assistance is based on each applicant's individual circumstances as they relate to each program conditions of eligibility. Not all applicants will be eligible for all forms of Federal assistance.

Individuals and Households Program

Pursuant to section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (P. L. 93-288, as amended, 42 U.S.C. 5174 et Seq.), FEMA's Individuals and Households Program (IHP) provides financial assistance and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs.

IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

IHP Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified non-citizen.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

IHP Housing Assistance Provision

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors. Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services for disaster-caused damage to a disaster survivor's primary residence. To receive certain types of assistance, FEMA may verify damage through a home inspection.

Funds awarded for Home Repair and Replacement Assistance count toward an applicant's financial Housing Assistance maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

Financial Housing Assistance

FEMA may provide financial Housing Assistance through funds paid directly to eligible individuals and households and may include the following types of assistance:



FEMA

- **Rental Assistance:** Financial assistance to rent alternate housing accommodations while an applicant is displaced from his or her disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling. Rental Assistance is not subject to a financial maximum award limitation.
- **Lodging Expense Reimbursement:** Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from his or her disaster-damaged primary residence. This financial assistance is not subject to a financial maximum award limitation.
- **Home Repair/Replacement Assistance:** Homeowners receive funds to rebuild or make basic repairs to the damaged home that is not covered by insurance. The goal is to make the damaged home safe and sanitary.
 - **Accessibility Needs:** Financial assistance to help survivors with a disability with specific repairs to make sure their home is accessible (such as exterior ramp, grab bars, and paved path to the home entrance). Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and they are needed due to a pre-existing disability or a disability caused by the disaster.
 - **Privately-owned Roads, Bridges, Docks:** Financial assistance for survivors whose only access to their home has been damaged by the disaster.

Direct Housing Assistance

FEMA may provide Direct Housing Assistance when eligible applicants are unable to use Rental Assistance due to a lack of available housing resources. Direct Housing Assistance is not subject to a financial maximum award limitation. The general period of assistance for Direct Housing is up to 18 months unless extended. Types of Direct Housing Assistance may include:

- **Direct Lease:** Existing ready-for-occupancy residential property leased and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability and others with access and functional needs for use as temporary housing for eligible applicants.
- **Multi-Family Lease and Repair (MLR):** This program allows FEMA to enter into lease agreements with owners of multi-family rental properties located within or near disaster areas and make repairs or improvements to provide temporary housing to eligible applicants.
- **Transportable Temporary Housing Units (TTHUs):** A readily fabricated dwelling (i.e., a Recreation Vehicle [RV] or a Manufactured Housing Unit [MHU]), purchased or leased by FEMA and provided to eligible applicants for use as temporary housing.
- **Permanent Housing Construction (PHC):** Home repair and/or construction services provided in insular areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of housing assistance FEMA normally provides, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective.

IHP Other Needs Assistance (ONA) Provision

Applicants may receive financial assistance for other disaster-caused necessary expenses and serious needs. To receive certain types of assistance, FEMA may verify damage through a home inspection.

Financial assistance awarded for ONA counts toward an applicant's financial ONA maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

- *Serious Needs Assistance:* Financial assistance to help pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation. Serious Needs Assistance is available in all disasters, but you must meet eligibility requirements. This assistance was formerly known as Critical Needs Assistance (CNA).
- *Displacement Assistance:* Financial assistance to help with survivors' immediate housing needs if they cannot return home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while looking for a rental unit.
- *Personal Property Assistance:* Financial assistance to help repair or replace appliances, room furnishings, and a computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- *Transportation Assistance:* Financial assistance for a survivor's vehicle damaged by the disaster when they do not have another vehicle to use. Unlike most other forms of assistance, a survivor does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- *Medical and Dental Assistance:* Financial assistance to help pay for expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, damaged or lost prescribed medicine, or loss/injury of a service animal.
- *Funeral Assistance:* Financial assistance to help pay for funeral or reburial expenses caused by the disaster.
- *Child Care Assistance:* Financial assistance for new or increased disaster-caused child care expenses.
- *Moving and Storage Expenses:* Financial assistance to help move and store personal property from the home to prevent additional damage, typically used while making repairs to the home or moving to a new place due to the disaster.
- *Assistance for Miscellaneous Items:* Financial assistance for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) purchased or rented after the disaster to assist with recovery.
- *Group Flood Insurance Policy:* If the home is in a Special Flood Hazard Area and a survivor has flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on their behalf that gives three years of coverage.
- *Clean and Sanitize Assistance:* Financial assistance to help pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available in certain disasters

if the survivor had property damage but was not eligible for Home Repair or Replacement Assistance because FEMA determined they could still live safely in the home.

IHP Limitations and Requirements

- **Flood Insurance Requirement:** Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for home repair, replacement, permanent housing construction, and/or personal property as a result of a flood-caused disaster must obtain and maintain flood insurance as a condition of receiving future disaster assistance for a flood event.
- **Payment of Assistance:** Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the survivor's account, whichever they choose at the time of registration.
- **Proper Use of Assistance:** Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.
- **Taxation of Assistance:** FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility for income assistance or income-tested benefit programs such as Social Security benefits or disability income.
- **Documentation:** Applicants may need to provide documentation to help FEMA evaluate their eligibility, such as documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster.
- **Duration of Assistance:** Assistance is limited to 18 months following the date of the disaster declaration and may be extended due to extraordinary circumstances.
- **Appeal Rights:** Applicants who disagree with FEMA's eligibility decision, the form or amount of assistance provided, have the right to appeal within 60 days of the date on the letter from FEMA. The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal. FEMA will also provide an optional appeal form that may be used to help provide additional information. For more information on appealing, contact the FEMA Disaster Helpline at 800-621-3362. If you use a video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

Individual Assistance Programs

When a state, local, tribal, or territorial government (SLTT) determines an incident exceeds their capability to respond, the Governor or Tribal Chief Executive may request a declaration from the President through FEMA.

The President may provide federal assistance when the magnitude or threat of an incident exceeds the affected state, local, tribal, or territorial, government's capability to respond or recover. For FEMA to provide supplemental federal assistance, the President must declare that an emergency or major disaster exists.

The Individual Assistance mission ensures disaster survivors have timely access to a full range of authorized programs and services to maximize recovery through partnered coordination of SLTT governments, as well as other federal agencies, non-governmental organizations, and the private sector.

Individual Assistance Programs

FEMA assists individuals and households through the coordination and delivery of Individual Assistance programs, including:

Mass Care and Emergency Assistance (MC/EA)

Mass Care is composed of seven activities: sheltering (congregate and non-congregate), feeding, distribution of emergency supplies, support to adults and children with disabilities and individuals with access and functional needs, reunification support for adults and children, support to owners and their household pets, service, and assistance animals, and mass evacuee support. In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).

Crisis Counseling Assistance and Training Program (CCP)

CCP provides eligible state, territorial, and tribal governments and non-governmental organizations with supplemental funding to assist disaster-impacted individuals and communities in recovering from emergencies and major disasters through the provision of community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives. CCP services are non-clinical and anonymous.

Disaster Unemployment Assistance (DUA)

DUA provides unemployment benefits and re-employment assistance services to eligible survivors affected by a Presidentially-declared major disaster. These services are provided through coordination with the U.S. Department of



FEMA

Labor and administered by the state, territorial, and tribal government emergency management officials of the affected area(s). DUA is only available to those eligible survivors who are not eligible for regular state unemployment insurance (UI).

Disaster Legal Services (DLS)

DLS provides legal aid to survivors affected by a Presidentially-declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is put into effect during Presidentially-declared disasters and is available to survivors who qualify as low-income and whose cases do not generate a fee. DLS attorneys may also refer survivors to local pro-bono and sliding-scale legal resources.

Disaster Case Management (DCM)

DCM provides supplemental funding to a state, territorial, or tribal government or non-governmental organization to support the recovery of survivors following a Presidentially-declared major disaster. DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan connects survivors to local resources and assists in the development of decision-making priorities, providing guidance and tools to disaster survivors.

Individuals and Households Program (IHP)

IHP Assistance provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts. IHP Assistance is not considered income or a resource when determining eligibility for welfare, income assistance, or income tested benefit programs that the federal government funds, such as Social Security benefits or disability income. IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to FEMA recovering assistance received in error or fraud.

Individual Assistance Service Delivery Channels

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

Internet or Smartphone Application

Disaster survivors may apply for IHP Assistance or check their application status online at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.

FEMA Helpline

Disaster survivors may call FEMA's toll-free Helpline at 800-621-3362 to apply for assistance or check their application status. If you use a video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

Disaster Recovery Centers (DRCs)

DRCs are usually opened quickly after a disaster for a limited period of time. Disaster survivors may apply for assistance in-person at DRCs that are opened in or near their communities after a disaster. They are accessible and equipped to accommodate disaster survivors who need disability-related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, local, tribal, or territorial government to establish DRC locations.

Disaster Survivor Assistance (DSA) Teams

FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the state, local, tribal, or territorial government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

Because FEMA's programs are not designed to make a survivor whole, we encourage a whole of community approach to disaster recovery by engaging the full capacity of non-governmental organizations and the private sector, including businesses, faith-based and disability organizations, and the general public, in conjunction with the participation of state, local, tribal, or territorial government, as well as other federal agency partners.

Public Assistance

The Federal Emergency Management Agency’s (FEMA) Public Assistance (PA) Program provides assistance to State, Local, Tribal, and Territorial (SLTT) governments, and certain types of private nonprofit (PNP) organizations. Through the Public Assistance Program,

FEMA provides supplemental grant assistance for debris removal, emergency protective measures, and the restoration and mitigation of disaster-damaged facilities. For additional information on the Public Assistance Program refer to the Public Assistance Program and Policy Guide at: www.fema.gov/assistance/public/policy-guidance-fact-sheets.

Application Process

Following a President’s declaration, the Recipient (the State, Tribal, or Territorial government entity that administers the Public Assistance award) conducts Applicant Briefings to provide information to potential Applicants about the Public Assistance Program. Applicants are SLTT government entities and PNPs that apply for Public Assistance by submitting a Request for Public Assistance via FEMA’s Public Assistance Grants Portal (<https://grantee.fema.gov>). Grants Portal is the system Applicants use to submit and manage Public Assistance project applications.

FEMA accepts Requests for Public Assistance up to 30 days from the date the area (county, parish, city, municipality, etc.) was designated in the declaration. After FEMA approves the Request for Public Assistance, the Applicant receives notification of approval and instructions on how to request funding for its incident-related impacts.

Facility Eligibility

In general, SLTT government Applicants may receive Public Assistance grant funding for facilities that the Applicant owns or has legal responsibility for maintaining. PNP Applicants may receive funding for facilities that provide educational, utility, emergency, medical, or custodial care, including for senior citizens or individuals with disabilities, and other essential social-type services to the public.

Work Eligibility

FEMA provides Public Assistance grant funding for:

- Emergency protective measures;
- Debris removal; and



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- Permanent restoration of damaged facilities, including cost-effective hazard mitigation measures.

At a minimum, work must meet each of the following three general criteria to be eligible:

- Be required as a result of the declared incident;
- Be located within the designated area; and
- Be the legal responsibility of an eligible Applicant.

Cost Eligibility

FEMA provides Public Assistance funding at a cost share of no less than 75 percent. Eligible costs must be:

- Directly tied to the performance of eligible work;
- Adequately documented;
- Reduced by all applicable credits, such as insurance proceeds and salvage values;
- Authorized and not prohibited under Federal or SLTT government laws or regulations;
- Consistent with the Applicant's internal policies and procedures; and
- Necessary and reasonable to accomplish the work properly and efficiently.

Project Amounts

FEMA establishes a minimum project threshold and a large project threshold for each Federal fiscal year that apply to incidents declared within that fiscal year. The thresholds are based on the Consumer Price Index and are available at: [Per Capita Impact Indicator and Project Thresholds | FEMA.gov](#).

- Project costs must equal or exceed the minimum project threshold to be eligible.
- Small Projects are those with costs above the minimum project threshold and less than the large project threshold.
- Large Projects are those with costs equal to or greater than the large project threshold.

FEMA does not adjust estimated Small Project costs to actual final costs. FEMA adjusts estimated Large Project costs to actual final costs (except for Alternative Procedures Projects described below).

Alternative Procedures

FEMA is currently piloting Alternative Procedures for permanent restoration of damaged facilities, which offers the following benefits when Applicants accept a fixed cost amount on a Large Project:

- Flexibility in meeting post-disaster recovery needs, as opposed to being limited to rebuilding back to what existed prior to the disaster;
- Sharing of funds across all Alternative Procedures Projects;
- Retention and use excess funds to reduce risk and improve future disaster operations; and
- Cost-effective hazard mitigation on replacement projects.

Equitable Delivery of Disaster Services

The Applicant must comply with all laws and authorities prohibiting discrimination, including but not limited to, Title 44 Code of Federal Regulations Part 7 and Title VI of the Civil Rights Act, which prohibit discrimination based on race, color or national origin (including limited English proficiency); and Section 308 of the Stafford Act, which requires the impartial and equitable delivery of disaster services and activities without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.

Summary of FEMA Hazard Mitigation Assistance (HMA) Programs

FEMA [Hazard Mitigation Assistance](#) (HMA) programs provide funding for eligible activities that reduce or eliminate long-term risk to people and property from future disasters. These activities are referred to as hazard mitigation. States, local, tribal and territorial (SLTT) governments may apply for this funding to support them build climate resilience.

FEMA is committed to ensuring equitable access to its HMA programs, which includes reducing barriers to funding and providing focused assistance to underserved communities.

Building Resilient Infrastructure and Communities

FEMA's [Building Resilient Infrastructure and Communities \(BRIC\)](#) competitive annual grant program supports SLTTs as they implement hazard mitigation projects to reduce the risks from disasters and natural hazards. The program is authorized by the Section 203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act ([Stafford Act](#)).

The BRIC program aims to categorically shift the federal focus away from reactive disaster spending and toward proactive investment in community resilience. FEMA funds BRIC with a 6% set-aside from federal post-disaster grant funds, such as Public Assistance and Individual Assistance grants. As a competitive grant program, applicants can apply on a yearly basis.

FEMA's priorities for the FY 2022 BRIC program are to: 1) Incentivize natural hazard risk reduction activities that mitigate risk to public infrastructure and disadvantaged communities as referenced in Executive Order 14008 – Tackling the Climate Crisis at Home and Abroad; 2) Incorporate nature-based solutions, including those designed to reduce carbon emissions; 3) Enhance climate resilience and adaptation; 4) Increase funding for the adoption and enforcement of the latest published editions of building codes; and 5) Encourage mitigation projects that meet multiple program priorities.

Through BRIC, FEMA continues to invest in a variety of mitigation activities with an added focus on infrastructure projects benefitting disadvantaged communities, nature based solutions, climate resilience and adaptation, and adopting hazard resistant building codes.

Management costs allow FEMA to provide financial assistance to reimburse the recipient and subrecipient for eligible and reasonable indirect costs, direct administrative costs, and other administrative expenses associated with a specific mitigation project or Capacity and Capability-Building (C&CB) activity. Management Costs can be submitted under the State/Territory Allocation, Tribal Set-Aside, and national competition.

The BRIC Program also offers non-financial Direct Technical Assistance (DTA) and encourages communities to participate. BRIC DTA gives full support to communities that may not have the resources to begin climate resilience planning and project solution design on their own. FEMA will give wide-ranging support to BRIC DTA communities including climate risk assessments, community engagement, partnership building, mitigation

and climate adaptation planning, and BRIC program requests throughout the grant lifecycle.

Flood Mitigation Assistance Program

[Flood Mitigation Assistance \(FMA\)](#) grants provide funding to states, local communities, tribes and territories to reduce or eliminate the risk of repetitive flood damage to buildings insured under the [National Flood Insurance Program](#) (NFIP). The program is authorized by Section 1366 of the National Flood Insurance Act.

FEMA's priorities for the FY 2022 FMA program are to: 1) Align with BRIC's C&CB and increasing the amount of eligible FMA program C&CB activities; 2) Increase funding caps and enhance federal cost share funding that impacts socially vulnerable communities with Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties; 3) Increase final priority scoring points for socially vulnerable communities; and 4) Expand access to Benefit-Cost Analysis (BCA) waivers.

FEMA distributes funds annually to develop community or individual flood mitigation projects. These grants address community flood risk for the purpose of reducing National Flood Insurance Program flood claim payments and to mitigate the risk of flooding to individual flood insured structures. In addition, funding is also used for technical assistance and management costs.

As a requirement of the FMA program, all subapplicants must be participating and in good standing with the NFIP.

Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) provides funding to SLTT governments so they can rebuild in a way that reduces, or mitigates, future natural disaster losses in their communities. The program is authorized by Section 404 of the Stafford Act.

HMGP funding is authorized with a Presidential Major Disaster Declaration. A governor or tribal chief executive may request HMGP funding throughout the state, tribe or territory when submitting a disaster declaration. The amount of funding made available to the applicant is based on the estimated total Federal assistance. The formula generally gives 15% of the total federal assistance amount provided for recovery from the presidentially declared disaster and is determined by the FEMA-approved Hazard Mitigation Plan.

Through HMGP, FEMA allows states to access up to 10% and local governments up to 5% of their HMGP award for management and administration costs, there is a lot of opportunity to access funding for mitigation planning and management. Management costs are any indirect costs and administrative expenses that are reasonably incurred by a Grantee or subgrantee in administering a grant or subgrant award.

Hazard Mitigation Grant Program Post Fire

The [HMGP Post Fire](#) program provides funding to help communities implement hazard mitigation measures focused on reducing the risk of harm from wildfire. HMGP Post Fire funding is authorized under Sections 404 and 420 of the Stafford Act, and provides hazard mitigation grant funding to SLTT governments in areas receiving a [Fire Management Assistance Grant \(FMAG\)](#) declaration.

A Presidential Disaster Declaration is not required to activate funding. The funding amounts are determined by FEMA and are based on a national aggregate calculation of the historical expenditures for FMAG declarations from the past 10 years. This amount is recalculated at the beginning of each fiscal year (October 1-September 30). HMGP Post Fire awards are provided for each FMAG declaration but are aggregated under one award for each Recipient for the fiscal year to lessen the administrative burden and provide all available

funding for that fiscal year under one award.

Pre-Disaster Mitigation Program

The Pre-Disaster Mitigation (PDM) program makes federal funds available to SLTT governments to plan for and implement sustainable cost-effective measures designed to reduce the risk to individuals and property from future natural hazards, while also reducing reliance on federal funding from future disasters. This funding is offered in addition to funds provided through other FEMA grant programs for projects that will support growing mitigation needs nationwide.

On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act, 2023, making \$233 million available to 100 selected community and Tribal resilience projects that support growing mitigation needs nationwide. For additional information, please refer to the FY 2023 Notice of Funding Opportunity when it becomes available.

Safeguarding Tomorrow Revolving Loan Fund Program

The [Safeguarding Tomorrow through Ongoing Risk Mitigation \(STORM\) Act](#) became law on Jan. 1, 2021 and authorizes FEMA to provide capitalization grants to states, eligible federally recognized tribes, territories and the District of Columbia to establish revolving loan funds that provide hazard mitigation assistance for local governments to reduce risks from natural hazards and disasters. The STORM Act amends the Stafford Act.

FEMA's priorities for the Safeguarding Tomorrow Revolving Loan Fund (RLF) program are to: 1) Empower eligible entities; 2) Create innovative funding solutions; 3) Deliver equitable investments and increased access; 4) Reduce grant application complexity; and 5) Maximize administrative flexibility.

FEMA's Safeguarding Tomorrow RLF program is the first HMA program to provide capitalization grants to eligible state, territorial, and tribal governments for revolving loan funds. Awarded grant funding will be used by an applicant to administer its revolving loan fund and provide direct loans to local governments based on its unique mitigation needs and priorities.

Hazard Mitigation Assistance

A Common Goal

The shared goal of all FEMA HMA programs is to reduce the loss of life and property due to natural hazards.

General Requirements

All mitigation projects must be cost-effective, technically feasible and effective, and compliant with the [National Environmental Policy Act \(NEPA\)](#) and any other applicable requirements outlined in federal, state, territorial, federally recognized tribal and local laws.

Additionally, all applicants and subapplicants must have a FEMA-approved Hazard Mitigation Plan.

Program Comparisons for Cost Share

Through its grant programs, FEMA typically funds the [federal cost share](#) for 75% of eligible activity costs. In

certain cases, FEMA may provide up to 90 or 100%. Refer to Table 1 for additional information. Applicants and subapplicants must pay for the remaining 25%, non-federal costs share, of eligible activity costs with non-FEMA sources.

In general, the non-federal cost share requirement may not be met with assistance from other federal agencies. However, exceptions include funding from the U.S. Department of Housing and Urban Development’s [Community Development Block Grants](#) funds. Federal assistance that is used to meet a non-federal cost share requirement must meet the eligibility and compliance requirements of both federal source programs.

The table below outlines the federal and non-federal cost-share requirements.

Table 1: Cost Share Requirements

Program	Mitigation Award Activity (percent of federal/ non-federal cost share)
Hazard Mitigation Grant Program	75/25
Hazard Mitigation Grant Program Post Fire	75/25
Building Resilient Infrastructure and Communities	75/25
Building Resilient Infrastructure and Communities Economically Disadvantaged Rural Communities	up to 90/10
Flood Mitigation Assistance (Localized Flood Risk Reduction, Project Scoping, individual mitigation of insured properties, and planning grants)	75/25
Flood Mitigation Assistance Socially Vulnerable Communities with a Center’s for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) of 0.5 or greater	up to 90/10
Flood Mitigation Assistance – Repetitive Loss Property	90/10
Flood Mitigation Assistance – Severe Repetitive Loss Property	100/0
Safeguarding Tomorrow RLF	90/10

Eligible Applicants and Subapplicants

States, territories, and federally recognized tribal governments are eligible grant applicants. Each entity designates one agency to serve as the applicant for each HMA program. All interested subapplicants must apply to the designated applicant, who will then submit application(s) (including selected subapplications) to FEMA for a specified grant program.

Homeowners, business operators, and certain non-profit organizations cannot apply directly to FEMA for a grant, but they can be included in a subapplication submitted by an eligible subapplicant. The tables below identify, in general, eligible applicants and subapplicants.

Table 2: Eligibility for Application Submission for Applications/Subapplicants

Applicants	HMGP	HMGP Post Fire	BRIC	FMA	Safeguarding Tomorrow RLF*
State agencies	Yes	Yes	Yes	Yes	Yes
Federally recognized Tribes	Yes	Yes	Yes	Yes	Yes
Territories	Yes	Yes	Yes	Yes	Yes

* The Safeguarding Tomorrow RLF program does not have subapplicants.

Subapplicants	HMGP	HMGP Post Fire	BRIC	FMA
State agencies	Yes	Yes	Yes	Yes
Federally recognized Tribes	Yes	Yes	Yes	Yes
Local governments/ communities*	Yes	Yes	Yes	Yes
Private nonprofit organizations	Yes	Yes	No	No

* Local governments/communities may include non-federally recognized tribes consistent with the definition of local government in 44 CFR 201.2, including any federally recognized Indian tribe or authorized tribal organization, or Alaska Native village or organization that is not federally recognized per Title 25 of the United States Code Section 479a et seq.

HMGP and BRIC subapplications containing projects sited within a Special Flood Hazard Area (SFHA) are eligible only if the jurisdiction in which the project is located participates in the National Flood Insurance Program. If subapplications contain projects located outside of the SFHA, participation in the program is not required.

FEMA Review and Selection of Applications

FEMA reviews all subapplications for eligibility and completeness, cost-effectiveness, technical feasibility and effectiveness, compliance with Environmental and Historic Preservation (EHP), and any other program requirements. FEMA cannot fund subapplications that do not meet the program’s requirements. FEMA will notify applicants of the status of their subapplications and will work with them on subapplications identified for further review.

Table 3: Eligible Activities for Mitigation Projects and Capability and Capacity Building Grants

Eligible Activities	HMGP	HMGP Post Fire	BRIC	FMA	Safeguarding Tomorrow RLF*
Mitigation Projects					
Property Acquisition	•	•	•	•	•
Structure Elevation	•	•	•	•	•
Mitigation Reconstruction	•	•	•	•	•
Flood Risk Reduction Measures	•	•	•	•	•
Stabilization	•	•	•	•	•
Dry Floodproofing Non-Residential Buildings	•	•	•	•	•
Tsunami Vertical Elevation	•	•	•	•	•
Safe Rooms	•	•	•		•
Wildfire Management	•	•	•		•
Retrofitting	•	•	•	•	•
Generators	•	•	•		•
Earthquake Early Warning Systems	•	•	•		•
Innovative Mitigation Projects	•	•	•	•	•
Capability and Capacity Building					
New Plan Creation and Updates	•	•	•	•	•
Planning-Related Activities	•	•	•	•	•
Project Scoping/Advance Assistance	•	•	•	•	•
Financial Technical Assistance				•	

***The Safeguarding Tomorrow RLF program provides capitalization grants to eligible entities to issue loans to local governments to fund a variety of mitigation activities listed in the table above.**

Hazard Mitigation Assistance Programs Application Process

Hazard Mitigation Grant Program and Hazard Mitigation Grant Program Post Fire

Applications are processed through the HMGP system (formerly known as National Emergency Management Information System, or NEMIS). Applicants must apply using the Application Development Module of the HMGP system. When doing so, they can create project applications and submit them to the appropriate [FEMA Region Office](#) within 12 months of a Presidential Disaster Declaration. For HMGP Post Fire, project applications may be submitted until March 31 of the next fiscal year in which the FMAG event occurred.

Flood Mitigation Assistance and Building Resilient Infrastructure and Communities

Applicants to the FMA and BRIC programs are processed through FEMA's Grants Outcomes (FEMA GO) grants management system.

Mitigation eGrants

Existing applications for the [Pre-Disaster Mitigation](#) grant program are managed by the legacy Mitigation eGrants system for FY 2019 and previous year grants.

Contact Information

An applicant can contact a [State Hazard Mitigation Officer](#) or [FEMA Region Office](#) for general questions about hazard mitigation grant programs.

Program Resources

	Email	Toll-free number
FEMA Go Helpline	femago@fema.dhs.gov	1-877-585-3242
Benefit Cost Analysis (BCA) Helpline	BCHelpline@fema.dhs.gov	1-855-540-6744
Feasibility and Effectiveness Helpline	FEMA-BuildingScienceHelp@fema.dhs.gov	
Office of Environmental Planning and Historic Preservation	EHPHelpline@fema.dhs.gov	1-866-222-3580
Hazard Mitigation Assistance Helpline		1-866-222-3580

Program	Resource
BRIC	www.fema.gov/bric
FMA	www.fema.gov/grants/mitigation/floods
HMGP	www.fema.gov/grants/mitigation/hazard-mitigation
	Hazard Mitigation Plan Resources
	www.fema.gov/grants/mitigation/post-fire

Program	Resource
PDM	www.fema.gov/grants/mitigation/pre-disaster
Safeguarding Tomorrow RLF	www.fema.gov/grants/mitigation/storm-rlf

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